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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/823,540	04/14/2004	Nathan Tad Czyzewski	5793.3145-00	4427
22852	7590	04/17/2009		
FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413			EXAMINER MAGUIRE, LINDSAY M	
			ART UNIT 3692	PAPER NUMBER
			MAIL DATE 04/17/2009	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<p align="center">Interview Summary</p>	Application No. 10/823,540	Applicant(s) CZYZEWSKI ET AL.	
	Examiner LINDSAY M. MAGUIRE	Art Unit 3692	

All participants (applicant, applicant's representative, PTO personnel):

- (1) LINDSAY M. MAGUIRE (PTO). (3) ____.
- (2) Eli Mazour (ATTY). (4) ____.

Date of Interview: 15 April 2009.

Type: a) ☒ Telephonic b) ☐ Video Conference
 c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.
 If Yes, brief description: ____.

Claim(s) discussed: 1, 9, 15, 20, 26, 29, 37, & 43.

Identification of prior art discussed: Brown and Business Editors.

Agreement with respect to the claims f) ☒ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant proposed the amendment to the independent claims of, "defining a minimum purchase requirement for the credit line sub-account, wherein the minimum purchase requirement comprises at least one of a number of purchases and a value of purchases the customer is required to make using the credit line sub-account" which is not currently found in the cited prior art. Applicant will submit formal amendments in the future.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

	/Kambiz Abdi/ Supervisory Patent Examiner, Art Unit 3692
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